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The Influence of Zakat, Infak, and Sedekah on Poverty through Per Capita Income

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Abstract
This study explores the relationship between zakat distribution and per capita income across Indonesian provinces in 2023. Drawing on secondary data from BAZNAS and official national statistics, the findings reveal an unexpected negative association between zakat distribution and income levels, suggesting that regions receiving higher zakat allocations tend to have lower per capita income. This outcome contrasts with the theoretical expectation that zakat, whether distributed for consumptive or productive purposes, should contribute to income growth through increased household spending or business capital. Further analysis indicates that zakat's role as an economic empowerment instrument remains limited, as a considerable portion of its distribution is directed toward non-economic sectors. These findings highlight the need for a more strategic approach to zakat allocation, particularly by strengthening its focus on productive economic programs, skill development, business mentoring, and systematic impact evaluations. Such measures are expected to enhance zakat's contribution to poverty alleviation and support a more inclusive income growth.

Introduction

Poverty is one of the key development challenges faced by nearly all countries in the world, including Indonesia. According to data from Statistics Indonesia (BPS), with a poverty line of IDR 550,458 per capita per month, the poverty rate in Indonesia as of March 2023 stood at 9.36 percent, equivalent to 25.90 million people. Although this figure shows a decline compared to March 2022, when it reached 9.54 percent (26.16 million people), poverty remains a structural problem that requires comprehensive and sustainable solutions (BPS, 2023).

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The Indonesian government has launched various programs to reduce poverty, such as the Family Hope Program (PKH), the Staple Food Card Program, National Health Insurance (JKN) contribution assistance, electricity subsidies, the Smart Indonesia Program (PIP), the Smart Indonesia College Card (KIP Kuliah), and the Pre-Employment Card Program. All of these programs are designed to provide direct support to vulnerable groups in society, with the hope of significantly reducing the poverty rate (Directorate General of Budget, Ministry of Finance, 2023).

From an Islamic perspective, there are social finance instruments with great potential for poverty alleviation, namely zakat, infaq, and sadaqah (ZIS). Zakat, as one of the pillars of Islam, can be distributed in a consumptive manner to meet basic needs or in a productive manner to finance businesses and create job opportunities. Productive zakat distribution generates a multiplier effect by stimulating investment, increasing purchasing power, and ultimately boosting national income (Mardani, 2022).

According to Sari et al. (2021), zakat allocated to economic empowerment programs has been proven to increase per capita income and contribute to reducing poverty rates. However, the optimization of ZIS in Indonesia still faces challenges, ranging from low public awareness of zakat obligations to limited effective empowerment programs. Rahman (2022) findings reveal that most provinces are in a quadrant with low poverty rates but also low zakat distribution, indicating a mismatch between potential and actual ZIS distribution. Furthermore, Zainuddin (2023) reports that the distribution of zakat for productive economic programs is only 5.69%, whereas increasing allocation in this sector could significantly promote economic independence among the poor.

Another factor influencing the effectiveness of ZIS in reducing poverty is consumption behavior. Based on the relative income hypothesis, consumption tends to rise in line with income growth. This means effective zakat distribution can stimulate both consumption and welfare, although Fauzi's (2023) research finds that infaq, sadaqah, and the Human Development Index (HDI) do not have a significant effect on income. This indicates the need for a more integrated approach.

Sukma (2023) study emphasizes that education and investment have a significant negative effect on poverty through income enhancement. Therefore, an ideal poverty reduction strategy should integrate ZIS distribution with improvements in education quality and a conducive investment climate. Based on this background, this study aims to analyze the distribution patterns of ZIS across various provinces in Indonesia and examine the indirect effect of ZIS on poverty. Using a quantitative approach and secondary data from BPS and the BAZNAS Strategic Studies Center (Puskas BAZNAS), this study employs path analysis to estimate the relationships among the variables, with the expectation of providing a comprehensive overview of ZIS effectiveness in poverty alleviation in Indonesia.

Literature Review

Poverty in Indonesia: Trends and Government Strategies

Poverty remains a critical socio-economic issue in Indonesia despite consistent declines in recent years. BPS (2023) reported that as of March 2023, the national poverty rate stood

at 9.36% (25.90 million people), down slightly from 9.54% in March 2022. This persistence of poverty reflects deep-rooted structural challenges that require multidimensional solutions.

Government initiatives such as the Program Keluarga Harapan (PKH), Staple Food Card, National Health Insurance (JKN) subsidies, Smart Indonesia Program (PIP), Smart Indonesia College Card (KIP Kuliah), and the Pre-Employment Card are designed to provide direct assistance to low-income households and improve human capital (Dirjen Anggaran Kemenkeu, 2023). While these programs have had a positive impact, studies note that complementary community-based and faith-based mechanisms are needed for more sustainable outcomes (Nasution, 2021).

Zakat, Infaq, and Sadaqah (ZIS) as Islamic Social Finance Instruments

Islamic social finance offers an alternative and complementary mechanism for poverty alleviation through zakat, infaq, and sadaqah (ZIS). Zakat, one of the pillars of Islam, is obligatory for eligible Muslims and serves as a redistribution mechanism to support the poor (asnaf).

Mardani (2022) highlights two approaches in zakat distribution: (1) consumptive distribution, which directly meets basic needs and can enhance short-term welfare, and (2) productive distribution, which funds income-generating activities, thereby creating a multiplier effect by stimulating investment, increasing employment, and raising overall economic productivity. Empirical studies (Beik & Arsyianti, 2016; Sari et al., 2021) demonstrate that productive zakat programs such as microfinance schemes and skills training are effective in increasing per capita income and reducing poverty rates.

Challenges in ZIS Optimization

Despite its potential, ZIS management in Indonesia faces multiple challenges. Rahman (2022) found that many provinces fall within a “low zakat distribution–low poverty” quadrant, indicating that zakat distribution is not always aligned with local poverty levels. Barriers include low awareness among Muslims about their zakat obligations, inadequate outreach by zakat institutions, and limited professional capacity for managing empowerment programs. Zainuddin (2023) reports that only 5.69% of zakat funds are allocated to productive economic programs, reflecting a heavy concentration on consumptive assistance. This allocation pattern limits the long-term poverty reduction impact, especially in rural and underdeveloped areas.

Socio-Economic Factors Affecting ZIS Effectiveness

The impact of ZIS distribution is influenced by broader socio-economic factors, including consumption patterns and human capital development. According to the relative income hypothesis, higher incomes typically lead to higher consumption (Duesenberry, 1949). Fauzi (2023) finds that effective zakat distribution can stimulate consumption and welfare improvements; however, infaq, sadaqah, and the Human Development Index (HDI) were not found to have a significant effect on income in his study.

Sukma (2023) emphasizes that education and investment significantly reduce poverty through income enhancement, suggesting that ZIS programs need to be integrated with education and skill development initiatives, as well as supportive investment environments.

Research Methods

This study employs a descriptive quantitative approach to achieve its research objectives. The data used are cross-sectional secondary data, namely the provinces of Indonesia, totaling 33. West Papua Province is excluded due to the unavailability of ZIS variable data. The data collection method applied is documentation.

The data analysis methods are aligned with the research objectives. For the first objective mapping the distribution patterns of ZIS (zakat, infaq, and sadaqah) across Indonesian provinces the Cartesian importance performance diagram is used. For the second objective examining the effect of ZIS (zakat, infaq, and sadaqah) on poverty through per capita income in Indonesia path analysis is employed. The path analysis model used is as follows:

$$Pi = \beta_1 Zi + \beta_2 ISi + \beta_3 IPMi + \beta_4 TPi + \beta_5 Ii + ei \quad \text{.....(1)}$$
$$Ki = \beta_6 Pi + vi \quad \text{.....(2)}$$

P = Income
Z = Zakat
IS = Infaq and Sadaqah
HDI = Human Development Index
EDU = Education level
I & K = Investment & Poverty
i = Province
β = Partial regression coefficient
e, v = Disturbance error

Before analyzing the regression results, a classical assumption test will be conducted on equation (1). Subsequently, hypothesis testing will be carried out using significance tests, both partial (t-test) and simultaneous (F-test), as well as the coefficient of determination. The research variable data are obtained from Statistics Indonesia (BPS) and the BAZNAS Strategic Studies Center (Puskas BAZNAS).

Results and Discussion

Research Data Description

Based on the completeness of the variables used, this study utilized 2023 data, covering all provinces in Indonesia except West Papua (a total of 33 provinces). The description of the variables used is presented in the following table.

Table 1. Description of research variables analysis of the impact of ZIS on Poverty

Variable	Minimum	Maximum	Standard Deviation	Average
Zakat	1,703,244,232	874,523,600,703	179,306,164,271.89	87,622,216,386.39
Infaq, Sadaqah	109,963,238	139,928,760,964	3,188,875,382.04	19,874,506,996.06
HDI	62.25	82.46	3.77	72.80
Education Level	7.15	11.45	0.91	8.96
Investment	1,904.50	95,202.10	24,901.15	20,362.21
Income	23,078.00	322,615.00	62,758.56	80,738.27
Poverty	4.25	26.03	4.92	9.77

Source: Processed raw data, 2025.

The research variables used are from 2023 data. The amount of zakat distribution in 2023 by province ranged from IDR 1.7 billion to IDR 874.5 billion. The lowest zakat distribution occurred in Papua Province, while the highest was in West Java Province. For infaq and sadaqah, the highest distribution was in Banten Province at nearly IDR 140 billion, while the lowest was in North Kalimantan Province, with an average distribution across provinces of IDR 19.87 billion.

For the Human Development Index (HDI), which reflects the quality of human resources, education level, and investment, the highest score was achieved by Jakarta Capital Special Region (DKI Jakarta), and the lowest by Papua Province. In terms of per capita income, the highest was recorded in DKI Jakarta, and the lowest in East Nusa Tenggara Province. Bali (4.25%) had the lowest poverty rate, while Papua Province had the highest at 26.03%. The overall poverty rate in Indonesia in 2023 stood at 9.77%.

Estimation Results

a) Mapping Patterns of ZIS Distribution Across Provinces in Indonesia

To map the distribution of zakat, infaq, and sadaqah (ZIS) among Indonesian provinces, the data is linked with poverty, measured here as the percentage of poor population. The Cartesian diagram for this mapping is presented in Figure 1 below.

As shown in Figure 1, the quadrant containing the largest number of provinces is Quadrant 3. These provinces have low ZIS distribution (below the average ZIS distributed by provinces in Indonesia) and low poverty levels (below the average provincial poverty rate in Indonesia). These include North Sumatra, West Sumatra, Riau, Jambi, South Sumatra, Bangka Belitung Islands, DKI Jakarta, Bali, West Kalimantan, Central Kalimantan, South Kalimantan, North Kalimantan, North Sulawesi, and North Maluku. There are three provinces in Quadrant 1 Aceh, Central Java, and East Java where ZIS distribution is high, but the poverty rate is also high.

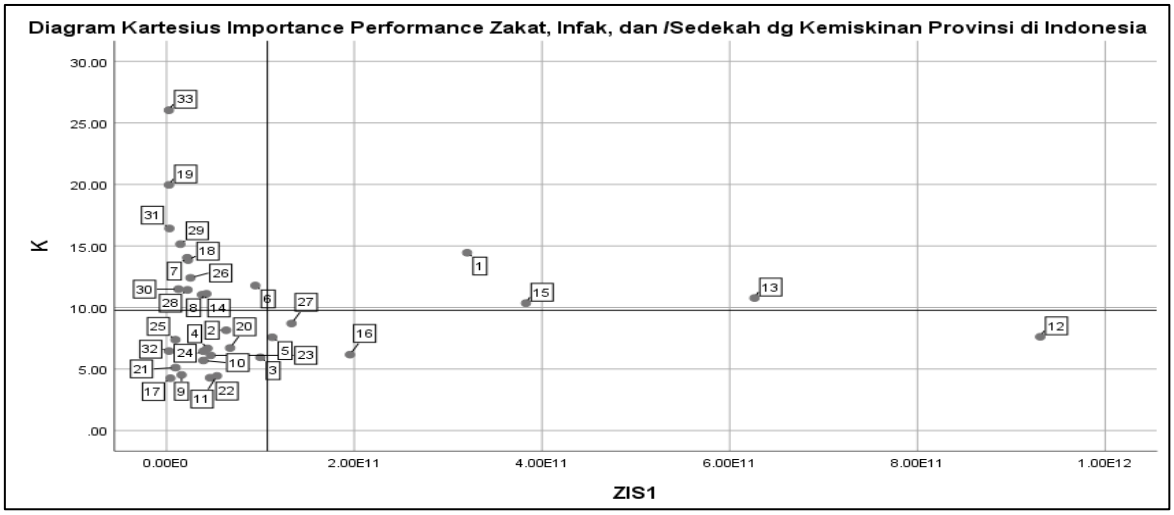

Figure 1. Diagram of importance-performance of ZIS vs. poverty by province in Indonesia.

b) The Effect of ZIS on Poverty Through Income

The regression estimation results on the effect of ZIS on income are presented in Table 2 below.

Table 2: Regression estimation results of zakat, infaq & sadaqah on Income

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tol.	VIF
1	Zakat	-1.380E-7	.000	-.394	-2.699	.012	.600	1.668
	IS	-3.680E-7	.000	-.187	-1.333	.194	.651	1.536
	IPM	355.258	3359.223	.021	.106	.917	.314	3.182
	TP	24824.357	13419.997	.359	1.850	.075	.339	2.948
	I	1.811	.401	.719	4.515	.000	.505	1.979
F= 6,466		Sig. F= 0,016	R^2 = 0,654	d =1,850				
a. Dependent Variable: P								

Source: Processed raw data, (2025)

Before analyzing the estimation results, classical assumption tests were conducted. Multicollinearity Test: Using the Variance Inflation Factor (VIF), all independent variables had VIF values ranging from 1.536 to 3.182, well below the threshold of 10. This indicates no multicollinearity among the independent variables Zakat, Infaq & Sadaqah (IS), Human Development Index (HDI), Education Level (TP), and Investment (I).

Autocorrelation Test: The Durbin-Watson statistic (d) was 1.850 (see Table 2), which lies between the upper bound (dU) of 1.8128 and (4–dU) of 2.1872. This indicates no autocorrelation. The dU value corresponds to 33 observations and 5 independent variables at the 5% significance level.

Heteroskedasticity Test: The Glejser test results (Table 3) showed Sig.t values for all independent variables between 0.188 and 0.830, all above the 5% significance level. This means no independent variables significantly affect the absolute residuals, indicating no heteroskedasticity.

Table 3: Glejser test results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	37158.831	106893.090		.348	.731
	Zakat	2.148E-8	.000	.154	.656	.518
	IS	-1.147E-7	.000	-.147	-.649	.522
	IPM	-1579.176	2150.958	-.239	-.734	.469
	TP	11593.653	8593.017	.422	1.349	.188
	I	.056	.257	.055	.216	.830
a. Dependent Variable: AR3						

Normality Test**:** As shown in the normal probability plot (Figure 2), the residual points lie close to the diagonal line, indicating that the residuals from the regression of ZIS on income are normally distributed.

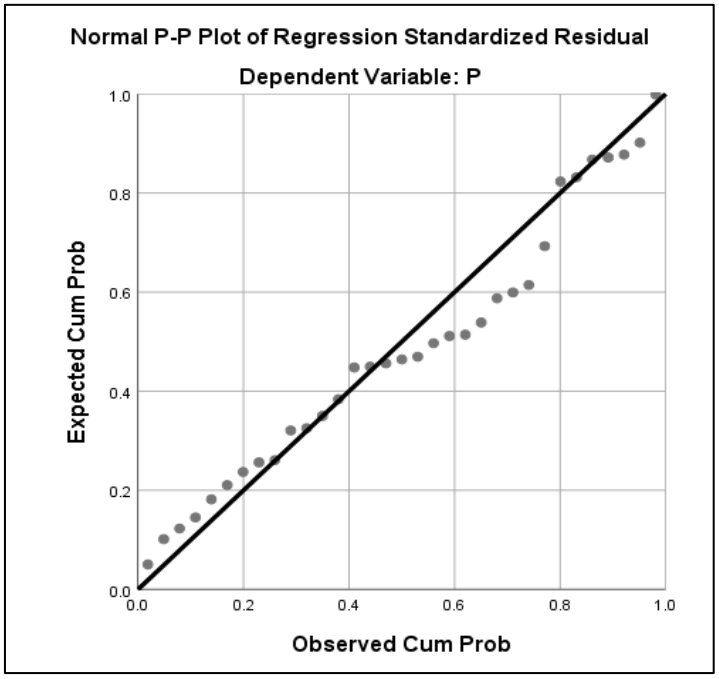

Figure 2: Residuals from regression 1

The F-statistic value was 6.466 with Sig.F of 0.016, which is below the 5% significance level. This means that, jointly, zakat, infaq & sadaqah, HDI, education level, and investment significantly influence provincial per capita income in Indonesia. The coefficient of determination (R^2) was 0.654, meaning that 65.4% of the variation in per capita income among provinces can be explained by these variables, while 34.6% is explained by other factors not included in the model.

The Sig.t values for the independent variables (Table 2) indicate that zakat (Z) significantly affects per capita income at the 5% significance level (Sig.t = 0.012). Education level (TP) and investment (I) significantly affect per capita income at the 10% and 1% significance levels, respectively. However, infaq & sadaqah (IS) and HDI do not have a significant partial effect, as their Sig.t values exceed both the 5% and even the 10% thresholds. The regression estimation results of income on poverty are presented in Table 4 below.

Table 4: Regression estimation results of income on poverty

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.026	1.504		8.660	.000
	Unstandardized Predicted Value	-4.028E-5	.000	-.415	-2.543	.016
	r^2 = 0,173	d = 1,742				

a. Dependent Variable: K

Before analyzing the estimation results, it is necessary to conduct classical assumption tests. Multicollinearity test: Not required, because there is only one independent variable (simple regression). Autocorrelation test: The estimation results yield a Durbin-Watson (d) value of 1.742, which falls between the upper bound (dU) of 1.3834 and (4–dU) of 2.6166, indicating no autocorrelation. The dU value corresponds to 33 observations and 1 independent variable (k=1) at a 5% significance level. Heteroskedasticity test: Conducted using the Glejser test, with results presented in table 5.

Table 5: Glejser test results.

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.953	.873		5.673	.000
	Unstandardized Predicted Value	-1.836E-5	.000	-.338	-1.997	.055
a. Dependent Variable: AR4						

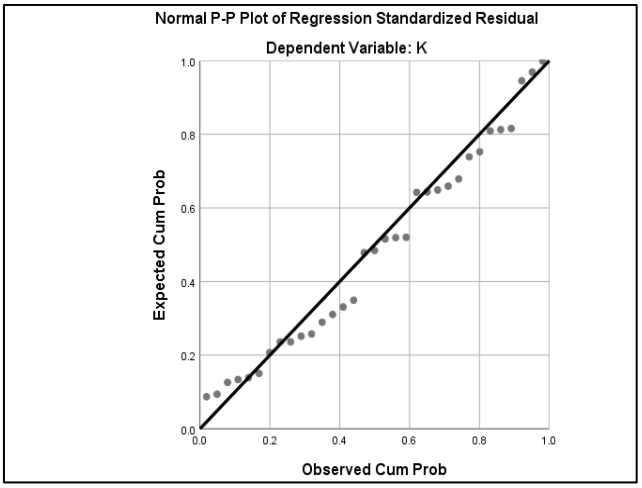

Figure 3. Normal probability plot dari residual regresi 2

From Figure 3, the residual points are seen to be close to the black diagonal line, indicating that the regression residuals are normally distributed. The above classical assumption tests show that the regression estimation results in Table 4 do not exhibit autocorrelation or heteroskedasticity. In addition, the residuals are normally distributed.

The coefficient of determination obtained was 0.173, meaning that 17.3% of the variation in poverty across Indonesian provinces can be explained by per capita income, while 82.7% is explained by factors other than per capita income.

The t-test results indicate that per capita income significantly affects provincial poverty levels in Indonesia. This is shown by a Sig.t value of 0.016 (1.6%), which is below the 5% significance level.

Discussion of Results

The average amount of zakat, infaq, and sadaqah distributed per province in Indonesia is IDR 107.50 billion, consisting of an average zakat amount of IDR 87.62 billion,

and an average infaq and sadaqah amount of IDR 19.88 billion. Seven provinces distribute ZIS above the provincial average (high ZIS): Aceh, Central Java, East Java, West Java, Banten, East Kalimantan, and South Sulawesi. Among these, four provinces West Java, Banten, East Kalimantan, and South Sulawesi have low poverty rates (below the provincial average poverty rate). This indicates effective use of distributed ZIS funds, contributing to reduced poverty rates.

Mapping provinces in Indonesia based on the amount of zakat and/or infaq and sadaqah distributed in relation to poverty (percentage of poor population) shows that most provinces are in Quadrant 3 low ZIS distribution but also low poverty rates. Of the 33 provinces, 26 provinces (78.79%) have ZIS distribution below the national provincial average, 14 provinces (53.85%) have low poverty rates, and 12 provinces (46.15%) have poverty rates above the average (9.77%). This raises the question of the actual impact of zakat, infaq, and sadaqah on poverty.

The Glejser test results show that the Sig.t value for the independent variable is 0.055 (5.5%), which is greater than the 5% significance level. This means the independent variable does not significantly affect the absolute residuals, indicating no heteroskedasticity. For the residual normality test, see Figure 3, which presents the normal probability plot.
Based on the results of the regression estimation, the effects can be summarized in the following table.

Table 6. Summary of regression results

V. Indep.	Koefisien	p. value	V. Dep1	Koefisien	p.value	V. Dep 2
Z	-0,394	0,012**				
IS	-0,187	0,194				
IPM	0,021	0,917	P	-0,338	0,055***	K
TP	0,359	0,075***				
I	0,719	0,000*				

Significant at the level of significance 1% (*), 5% (**), dan 10% (***)

The effect of zakat on per capita income (β_1) is negative (-0.394), and the effect of income on poverty (β_6) is negative, meaning that the effect of zakat on poverty is positive. This implies that provinces with high zakat distribution, ceteris paribus, will have higher poverty rates (percentage of poor population). Compared to previous studies, the findings in this research are somewhat different. Out of six prior studies, five examined the direct effect of zakat (infak and sedekah) on poverty, and one examined the effect of ZIS on poverty mediated by economic growth (measured by GDP). The latter study found that ZIS does not significantly affect GDP, and GDP does not affect poverty. Therefore, ZIS has no indirect effect on poverty but has a direct negative effect on poverty. This last study was conducted by Amanda & Fathoni (2023). Meanwhile, other studies found that ZIS has a significant direct negative effect on poverty, namely studies by Yuliana, Adamy, & Adhila (2019), and Munandar, Amirullah, & Nurochani (2020), while three other studies found that ZIS does not have a significant direct effect on poverty.

The finding of a negative effect of income on poverty (β_6) is consistent with theoretical expectations: provinces with high per capita income tend to have low poverty

rates. However, what is inconsistent with theoretical expectations is the effect of zakat on per capita income (β_1), which should be positive but is instead negative. This means that provinces with high zakat distribution tend to have low per capita income. High zakat distribution, whether consumptive or productive, should increase income either directly or through business capital, thereby increasing per capita income. The negative effect of zakat on per capita income is suspected to be due to two reasons. First, the relatively small proportion of zakat distributed for economic programs in 2023. This is shown in Table 2.19 of the National Zakat Management Report 2023 (Baznas, 2024) on the realization of national zakat distribution and utilization by program sector, presented in the following table.

Table 7. National Zakat Distribution in 2023 by Program Sector

Program Field	Amount	Percentage
Humanitarian	1,146,589,136,364	37.68%
Health	122,498,967,587	4.03%
Education	386,003,306,062	12.69%
Economic	173,050,567,475	5.69%
Da'wah & Advocacy	466,393,500,243	15.33%
Operational	748,422,485,576	24.60%
Total	3,042,957,963,307	100.00%

Source: BAZNAS, 2024.

As shown in Table 7 above, the highest allocation of zakat by program area is for humanitarian programs (37.68%), while the allocation for programs directly related to income generation, namely economic programs, is only 5.69%. The allocation for economic programs is the second smallest percentage after health programs, while the operational program allocation (24.60%) is the second largest after humanitarian programs.

Second, although zakat is believed to have an impact on the economy, both at the micro and macroeconomic levels, it does not automatically yield positive effects, such as faster economic growth, increased savings, reduced unemployment, and so forth (DEKS Bank Indonesia & P3EI-FE UII, 2016). The impact of zakat can be positive, negative, or insignificant, and is influenced by many factors particularly those related to the economic behavior of mustahik relative to muzaki. For example, if mustahik have a higher propensity to consume than muzaki, and many production factors are controlled by muzaki, then zakat will not have a positive impact on income savings and mustahik income growth.

From various studies conducted by experts such as Ahmad Ausaf (1985), Metwally (1981), Muhammad Iqbal and Fahim Khan (1997), Darwish and Zein (1997), al-Suhaibani (1997), and Misanam et al. (2008), it can be concluded that the impact of zakat on aggregate consumption behavior depends on four factors: The difference in consumption propensity between muzaki and mustahik, the value of zakat distributed to the poor, the method of zakat distribution to mustahik whether in cash or goods, and if in goods, whether as working capital or consumable goods.

Zakat received by mustahik can also be spent, and part of that spending will flow back to muzaki, for example, when zakat is used by mustahik to repay debts to muzaki or to purchase commodities owned by muzaki. The analysis of zakat on consumption is also influenced by the prevailing consumption behavior in society. It is suspected that consumption behavior in Indonesia follows the relative income hypothesis (not the permanent income hypothesis or the lifecycle hypothesis); therefore, zakat will reduce the national consumption level because zakat will not significantly affect mustahik consumption (Metwally in DEKS-BI & P3EI-FE UII, 2016).

The effect of zakat on investment cannot a priori be confirmed to either increase or decrease investment. If zakat is treated similarly to a tax, which reduces disposable income, it has the potential to lower investment levels. When zakat decreases both consumption and investment, national income and per capita income will decline.

Infaq and Sadaqah (IS) partially have no significant effect on per capita income, nor on the human development index. As for the ZIS variable, the findings are consistent with Amiroh (2021). However, regarding the HDI variable, these findings do not align with Amiroh (2021).

Conclusion

Based on the results of the analysis, it was found that the effect of zakat on per capita income shows a negative direction, meaning that provinces with higher zakat distribution actually have lower per capita income. Theoretically, zakat distribution whether for consumptive or productive purposes is expected to increase income, either directly or through the enhancement of business capital.

This phenomenon is suspected to be caused by the relatively small proportion of zakat distribution allocated to economic programs in 2023, amounting to only 5.69% of the total national zakat distribution, which is far lower compared to allocations for humanitarian programs (37.68%), operational needs (24.60%), or da'wah and advocacy (15.33%). This finding has theoretical implications, indicating that the effectiveness of zakat as an instrument for economic empowerment remains suboptimal if the largest share of its distribution is focused on non-economic sectors.

Practically, this suggests the need to reposition zakat distribution strategies by increasing the allocation for productive economic programs that can sustainably promote income growth and poverty reduction. It is recommended that zakat management institutions, particularly BAZNAS and LAZ, review their funding allocation priorities by strengthening the share of financing for productive economic programs, integrating skills training and business mentoring, and conducting long-term impact monitoring of zakat distribution on the welfare of mustahik. This approach is expected to shift the direction of zakat's impact on per capita income to a positive one, in line with theoretical expectations and zakat's primary objective of reducing poverty.

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